

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA

In re:)	Case No.: 07-31675
)	Chapter: 13
Mara Jean Hardin)	
)	
Debtor(s))	

AFFIDAVIT OF CREDITOR

BE IT ACKNOWLEDGED, that, I Mary M. Lebsack, of Atlanta, GA the undersigned deponent, being of legal age, do hereby depose and say under oath as follows:

1. That, I, Mary M. Lebsack, am the Vice President of SunTrust Banks, Inc. and in my capacity as such, I have the authority to execute this document. My contact information is as follows:

Mary M. Lebsack
Vice President
SunTrust Banks, Inc.
PO Box 4418
Center 633
Atlanta, GA 30302
Telephone Number: (404) 827-6835
2. The Bankruptcy Trustee deposited unclaimed funds in the amount of \$2,657.36 into the Court's registry fund on behalf of Suntrust Bank. The funds are due and owing to Suntrust Bank as a result of a claim filed against Hardin, Mara Jean.
3. SunTrust Banks, Inc. is claiming these funds on behalf of Suntrust Bank as the Parent Corporation of Suntrust Bank. Documentation confirming this relationship is included and made part of this Motion.
4. I have granted The Locator Services Group Ltd., of 280 Summer St., Ste. 701, Boston MA 02210, a limited power of attorney to submit a Motion for Disbursement of Unclaimed Funds seeking payment of the \$2,657.36 on deposit with the court.
5. To the best of my knowledge and belief, neither SunTrust Banks, Inc. nor Suntrust Bank has sold or transferred its right to this claim, or has previously received remittance from the court for this claim.
6. To the best of my knowledge and belief, neither SunTrust Banks, Inc. or Suntrust Bank has contracted with any other party, other than The Locator Services Group Ltd. to recover these funds.

I affirm that the foregoing is true, under the penalties of perjury this 5th day of February, 2013.

By: Mary M. Lebsack
Mary M. Lebsack
Vice President

STATE OF Georgia
COUNTY OF Fulton

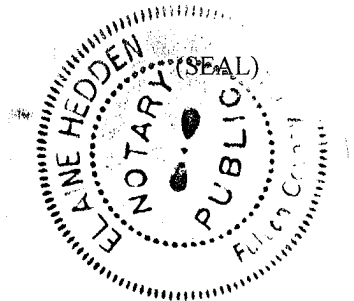
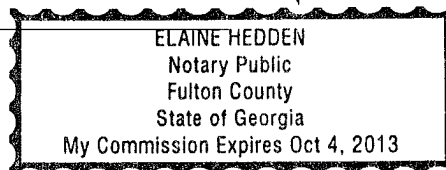
On February 5, 2013, before me, personally appeared Mary M. Lebsack, Vice President who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of GA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: Elaine Hedden

My Commission Expires: _____



**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

In re:) Case No.: 07-31675
) Chapter: 13
Mara Jean Hardin)
)
)
)
Debtor(s))

**LIMITED POWER OF ATTORNEY USED ONLY TO
COLLECT FUNDS FROM THE ABOVE-REFERENCED CASE**

1. The Locator Services Group Ltd., acting as attorney-in-fact for SunTrust Banks, Inc., on behalf of its subsidiary, SunTrust Bank (hereinafter "CLAIMANT"), hereby appoints Colette T. Davis (hereinafter "ATTORNEY"), as its lawful attorney in fact for the limited purpose of recovering, receiving and obtaining information pertaining to the outstanding tender of funds in the amount of \$2,657.36 (hereinafter "THE FUNDS"), including the right to collect on the CLAIMANT's behalf any such funds that are held by a governmental agency or authority.
2. CLAIMANT grants to ATTORNEY the authority to do all things legally permissible and reasonably necessary to recover or obtain THE FUNDS held by the governmental agency or authority. This limited authority includes the right to receive all communications from the governmental agency or authority.
3. ATTORNEY may not make any expenditure or incur any costs or fees on behalf of CLAIMANT without CLAIMANT'S prior written consent.
4. This authority to act shall become effective on the below signed date and shall expire upon collection of THE FUNDS. I authorize the use of a photocopy of this Limited Power of Attorney in lieu of the original.

The Locator Services Group Ltd.

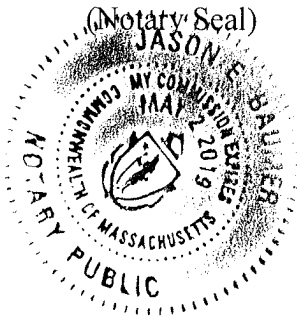


Mark Warren, Deputy General Counsel, on behalf
of Kim Sawyer, Esquire, General Counsel
The Locator Services Group Ltd.
280 Summer Street, Suite 701
Boston, MA 02210
Telephone: (617) 859-0600
Facsimile: (617) 859-0640

STATE OF MASSACHUSETTS
COUNTY OF SUFFOLK

I, Jason E. Baumer, a Notary of the Public, hereby certify that Mark Warren, Esquire personally appeared, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity; and that by her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal, this the 25th day of February, 2013



[Signature]
Notary Public

My Commission Expires: 3/2/19



Mary Lebsack
Vice President

SunTrust Bank
P.O. Box 4418
Suite 700
Atlanta, GA 30302
Tel 404. 827.6835
Fax 404. 813.0071
mary.lebsack@suntrust.com

LIMITED POWER OF ATTORNEY
LIMITED TO ONE TRANSACTION ONLY

SunTrust Banks, Inc. appoints The Locator Services Group Ltd., acting through its General Counsel and staff, as its lawful attorney in fact for the sole purpose of recovering or obtaining a credit of unclaimed funds or an outstanding obligation held on behalf of SunTrust Bank in the amount of \$2,657.36.

SunTrust Banks, Inc. grants its attorney in fact the authority to do all things reasonably necessary to recover or obtain credit of the unclaimed funds or outstanding obligation due to SunTrust Bank. Such acts shall include, but are not limited to: engaging in verbal or written communication with the holder of the funds or obligation; executing and filing all documents necessary to facilitate the payment or credit of the unclaimed funds or obligation; receiving written correspondence and all other documentation relevant to the payment or credit of the unclaimed funds or outstanding obligation; and receiving possession of the payment of these funds on behalf of SunTrust Banks, Inc.

The Locator Services Group Ltd., as attorney in fact, may not make any expenditure or incur any costs on behalf of SunTrust Bank or SunTrust Banks, Inc.

Signed this 5th day of February, 2013

SunTrust Banks, Inc.

By: Mary M. Lebsack

Mary M. Lebsack
Vice President

Tax ID No. 58-1575035

(Required for identification purposes)

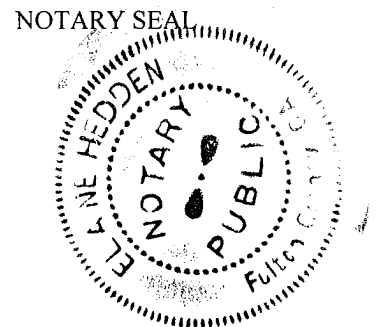
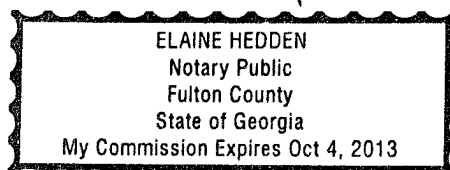
State of Georgia

County of Fulton

Before me Mary M. Lebsack personally appeared and acknowledged to me that she is the person whose name is subscribed within the instrument and acknowledged that the execution thereof to be her free act.

Notary Signature: Elaine Hedden

My Commission Expires: _____





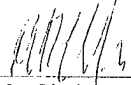
SunTrust Bank
P.O. Box 4418, Mail Code 0633
Atlanta, GA 30302-4418
Tel 404.588.7759
Fax 404.813.0071
robert.clarke@suntrust.com

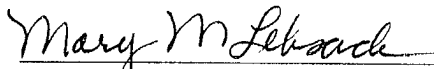
OFFICER'S CERTIFICATE OF AUTHORITY

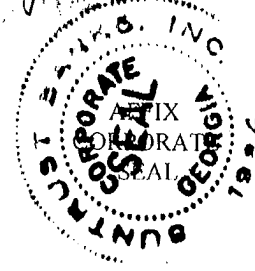
I, Robert L. Clarke, Group Vice President of SunTrust Bank and Vice President of SunTrust Banks, Inc., certify that Mary M. Lebsack is the First Vice President-Senior Tax Manager for SunTrust Bank and Vice President for SunTrust Banks, Inc. and, as such, is authorized to execute and deliver all documents pertaining to the recovery of abandoned or unclaimed property, and to transfer, endorse, and liquidate unclaimed securities owned by SunTrust Banks, Inc., its subsidiaries, affiliates, acquisitions, and predecessor companies. Such properties or securities may be held in SunTrust Banks, Inc.'s own name or in the names of its subsidiaries, affiliates, acquisitions, predecessor companies, brand names, F/K/As and A/K/As.

SunTrust Banks, Inc.'s subsidiaries, affiliates, acquisitions, predecessor companies, brand names, F/K/As, and A/K/As, include but are not limited to, those listed on the Exhibit A attached hereto.

I affirm that the foregoing is true, under the penalties of perjury this 20th day of January, 2012.


Robert L. Clarke
Vice President
SunTrust Banks, Inc.
PO Box 4418
Center 633
Atlanta, GA 30302


Mary M. Lebsack
Vice President
SunTrust Banks, Inc.
PO Box 4418
Center 633
Atlanta, GA 30302

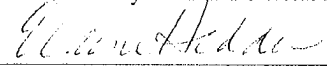


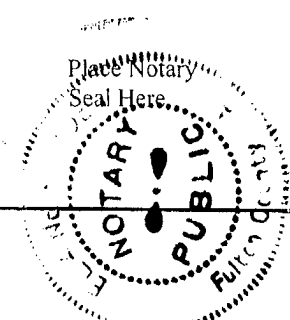
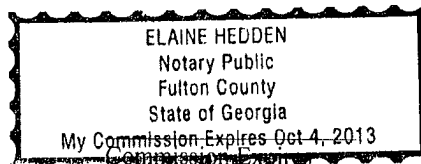
State of Georgia, County of Fulton

Before me, Robert L. Clarke, Vice President, personally appeared, and proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, the person or entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Georgia that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Notary's Signature



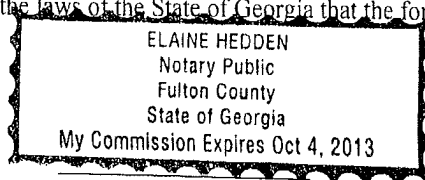
State of Georgia, County of Fulton

Before me, Mary M. Lebsack, Vice President, personally appeared and proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument, the person or entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Georgia that the foregoing paragraph is true and correct.

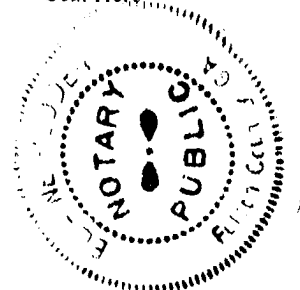
WITNESS my hand and official seal.

Elaine Hedden
Notary's Signature



Commission expires

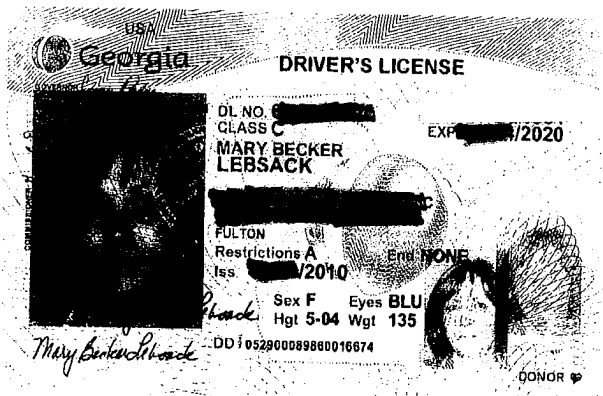
Place Notary
Seal Here

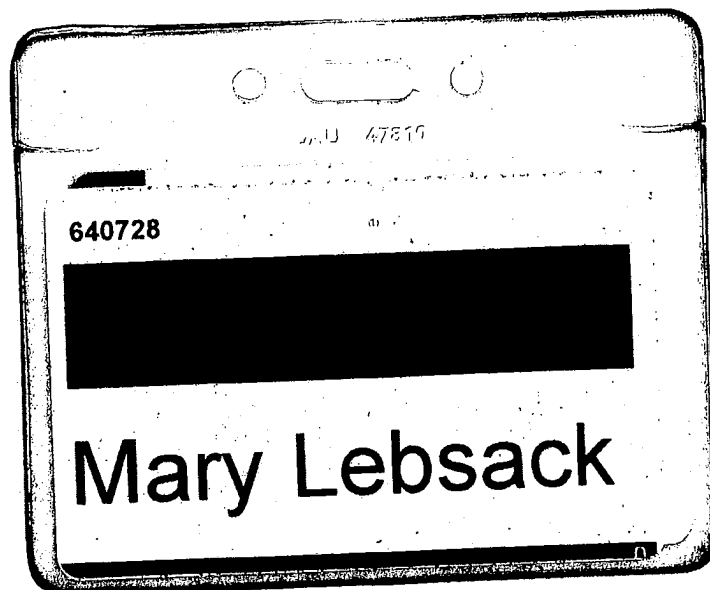




Mary M. Lebsack, CPA
First Vice President
Corporate Tax

SunTrust Bank
Mail Code GA-Atlanta-0633
Post Office Box 4418
Atlanta, GA 30302
Tel 404.827.6835
Fax 404.230.1071
mary.lebsack@suntrust.com







Robert L. Clarke, Jr.
Group Vice President
Corporate Tax

SunTrust Bank
Mail Code GA-Atlanta-0633
Post Office Box 4418
Atlanta, GA 30302
Tel 404.588.7759
Fax 404.230.1071
robert.clarke@suntrust.com

10-K 1 sti-123111x10k.htm

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549
2011 FORM 10-K

✓ ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d)
 OF THE SECURITIES EXCHANGE ACT OF 1934
 For the fiscal year ended December 31, 2011
 or

" TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
 Commission File Number 001-08918

SUNTRUST BANKS, INC.
 (Exact name of registrant as specified in its charter)

Georgia
 (State or other jurisdiction
 of incorporation or organization)

58-1575035
 (I.R.S. Employer
 Identification No.)

303 Peachtree Street, N.E., Atlanta, Georgia 30308
 (Address of principal executive offices) (Zip Code)

(404) 588-7711
 (Registrant's telephone number, including area code)

Securities registered pursuant to section 12(b) of the Act:

Title of each class	Name of exchange on which registered
Common Stock	New York Stock Exchange
Depository Shares, Each Representing 1/4000 th Interest in a Share of Perpetual Preferred Stock, Series A	New York Stock Exchange
7.875% Trust Preferred Securities of SunTrust Capital IX	New York Stock Exchange
6.100% Trust Preferred Securities of SunTrust Capital VIII	New York Stock Exchange
5.853% Fixed-to Floating Rate Normal Preferred Purchase Securities of SunTrust Preferred Capital I	New York Stock Exchange
Warrants to Purchase Common Stock at \$44.15 per share, expiring November 14, 2018	New York Stock Exchange
Warrants to Purchase Common Stock at \$33.70, expiring December 31, 2018	New York Stock Exchange

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes ☒ No ☐

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. Yes ☐ No ☒

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate website, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes ☒ No ☐

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K. ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer," and "smaller reporting company" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer ☐ Accelerated filer ☐ Non-accelerated filer ☐ Smaller reporting company ☒

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes ☐ No ☒

The aggregate market value of the voting Common Stock held by non-affiliates at June 30, 2011 was approximately \$13.9 billion, based on the New York Stock Exchange closing price for such shares on that date. For purposes of this calculation, the Registrant has assumed that its directors and executive officers are affiliates.

At February 13, 2012, 536,378,272 shares of the Registrant's Common Stock, \$1.00 par value, were outstanding.

DOCUMENTS INCORPORATED BY REFERENCE

Pursuant to Instruction G of Form 10-K, information in the Registrant's Definitive Proxy Statement for its 2012 Annual Shareholder's Meeting, which it will file with the SEC no later than April 24, 2012 (the "Proxy Statement"), is incorporated by reference into Items 10-14 of this Report.

EX-21.1 16 exhibit211.htm
SUNTRUST BANKS, INC.

DECEMBER 31, 2011

SunTrust Banks, Inc.		Atlanta, GA	
Direct Non Bank Subsidiaries			
100%	GenSpring Holdings, Inc.		Palm Beach Gardens, FL
100%	GenSpring Family Offices, L.L.C.		Jupiter, FL
100%	Inlign Wealth Management, LLC		Phoenix, AZ
100%	GenSpring Family Offices International, LLC		Miami, FL
100%	Teton Trust Company		Jackson, WY
	100%	TTC & Co L.L.C.	Jackson, WY
100%	SunTrust Capital I		Atlanta, GA
100%	SunTrust Capital II		Atlanta, GA
100%	SunTrust Capital III		Atlanta, GA
100%	SunTrust Capital IV		Atlanta, GA
100%	SunTrust Capital V		Atlanta, GA
100%	SunTrust Capital VI		Atlanta, GA
100%	SunTrust Capital VII		Atlanta, GA
100%	SunTrust Capital VIII		Atlanta, GA
100%	SunTrust Capital IX		Atlanta, GA
100%	SunTrust Capital X		Atlanta, GA
100%	SunTrust Capital XI		Atlanta, GA
100%	SunTrust Capital XII		Atlanta, GA
100%	SunTrust Capital XIII		Atlanta, GA
100%	SunTrust Capital XIV		Atlanta, GA
100%	SunTrust Capital XV		Atlanta, GA

Lower Tier Bank Holding Company

100%	SunTrust Bank Holding Company	Orlando, FL
100%	SunTrust Bank	Atlanta, GA
100%	Premium Assignment Corporation	Tallahassee, FL
100%	Premium Assignment Corporation, II	Tallahassee, FL
100%	STB Capital, LLC	Newark, DE
100%	STB Receivables (Central Florida), Inc	Newark, DE
	STB Management Corporation	Newark, DE
100%	100% STB FNC Corporation	Newark, DE
	100% STB STR Corporation	Newark, DE
	100% CCBDE, Inc	Wilmington, DE
	STB Real Estate LLC	Newark, DE
100%	100% STB Real Estate Parent LLC	Newark, DE
	100% STB Real Estate Holdings (Commercial), Inc.	Newark, DE
	100% STB Holdings (Commercial) TRS, Inc.	Newark, DE
	100% STB Real Estate Holdings (Household Lending), Inc	Newark, DE
	100% STB Holdings (Household Lending) TRS, Inc.	Newark, DE
	100% STB Real Estate Holdings (Residential), Inc.	Newark, DE
	100% STB Holdings (Residential) TRS, Inc.	Newark, DE
100%	SunTrust Community Capital, LLC	Atlanta, GA
100%	SunTrust International Banking Company	Atlanta, GA
	CB Finance, Inc.	Newark, DE
100%	100% Commerce Real Estate Holding Company	Wilmington, DE
100%	100% STB Real Estate Parent (MA), Inc.	Newark, DE
	100% SunTrust Real Estate Investment Corporation	Newark, DE
	100% STREIC TRS Inc.	Newark, DE
100%	SunTrust Leasing Corporation	Towson, MD
	100% SunTrust Finance NC Corporation	Atlanta, GA
	100% SunTrust Equipment Finance & Leasing Corp.	Towson, MD
100%	CM Finance, L.L.C.	Newark, DE
	100% CBP Finance, L.L.C.	Newark, DE
	100% STBE Investments, Inc.	Wilmington, DE
100%	SunTrust Mortgage, Inc.	Richmond, VA
	100% ValuTree Real Estate Services, L.L.C.	Richmond, VA
	100% SunTrust Lender Management, L.L.C.	Richmond, VA

CLOSED

**U.S. Bankruptcy Court
Western District of North Carolina (Charlotte)
Bankruptcy Petition #: 07-31675**

Assigned to: Laura T. Beyer
Chapter 13
Voluntary
Asset

Date filed: 08/24/2007
Date terminated: 10/17/2012
Debtor discharged: 09/18/2012

Debtor disposition: Standard Discharge

Debtor

Mara Jean Hardin
7118 Village Green Dr., Apt. L
Charlotte, NC 28215
MECKLENBURG-NC
SSN / ITIN: xxx-xx-2764

represented by **Barbara L. White**

500 East Morehead Street
Suite 303
Charlotte, NC 28202
(704) 375-9411
Fax : (704) 375-5040
Email: barbara@barbaralwhite.com

Trustee

Warren L. Tadlock
4600 Park Road, Suite 101
Charlotte, NC 28209-0201
704.372.9650

Filing Date	#	Docket Text
08/16/2012	<u>32</u>	Chapter 13 Trustee's Report of Completion of Plan Payments. (autotadlock) (Entered: 08/16/2012)
08/28/2012	<u>33</u>	Financial Management Course Certificate filed by Barbara L. White on behalf of Mara Jean Hardin. (White, Barbara) (Entered: 08/28/2012)
08/28/2012	<u>34</u>	Motion for Entry of Discharge and Debtor Certification Regarding Plan Completion with Notice of Opportunity for Hearing and Certificate of Service. A response or objection is due within 15 days. If a response or objection is filed, a hearing will be held on DATE: 9/25/2012, TIME: 11:00 a.m., LOCATION: Courtroom 126, 401 West Trade Street, Charlotte, NC (RE: related document(s) <u>32</u> Report of Completion of Plan Payments) filed by Barbara L. White on behalf of Mara Jean Hardin. (White, Barbara) (Entered: 08/28/2012)
09/10/2012		Receipt of Deposit for Unclaimed Funds of Creditor: Suntrust Bank (07-31675) (2,657.36). Receipt Number 35126. (autodocket) Modified on 9/11/2012 (nms). (Entered: 09/10/2012)
09/18/2012	<u>35</u>	Order Granting Motion for Entry of Discharge (Related Doc # <u>34</u>) (tes) (Entered: 09/18/2012)
09/20/2012	<u>36</u>	BNC Certificate of Mailing (RE: related document(s) <u>35</u> Order on Motion for Discharge). No. of Notices: 11. Notice Date 09/20/2012. (Admin.) (Entered: 09/21/2012)
10/16/2012	<u>37</u>	Trustee's Final Report and Account w/Certificate of Service. (autotadlock) (Entered: 10/16/2012)
10/17/2012	<u>38</u>	Final Decree Closing Case. (tes) (Entered: 10/17/2012)
10/19/2012	<u>39</u>	BNC Certificate of Mailing (RE: related document(s) <u>38</u> Final Decree/Case Closed). No. of Notices: 1. Notice Date 10/19/2012. (Admin.) (Entered: 10/20/2012)

PACER Service Center

Transaction Receipt

02/25/2013 11:17:13

PACER Login:	js0159	Client Code:	
Description:	Docket Report	Search Criteria:	07-31675 Fil or Ent: filed From: 5/1/2012 Doc From: 0 Doc To: 99999999 Term: included Format: html
Billable Pages:	1	Cost:	0.10